



March 7, 2006

Mr. Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429

RE: Hearing on the Application of Wal-Mart Bank for Federal Deposit Insurance  
Washington, DC, April 10-11, 2006

Dear Mr. Feldman:

America's Community Bankers<sup>1</sup> requests an opportunity to present oral testimony at the hearing on the application of Wal-Mart Bank in Washington, DC, which will take place on April 10 and 11, 2006. ACB will also submit a written statement for the record.

ACB represents a broad base of FDIC-insured institutions of all charter types located throughout the country. The decisions made in this case will have a significant impact on our members, who have grave concerns about precedents that may be set.

We look forward to presenting our views at the hearing

Sincerely,

Robert R. Davis  
Executive Vice President and  
Managing Director, Government Relations

<sup>1</sup> America's Community Bankers is the member driven national trade association representing community banks that pursue progressive, entrepreneurial and service-oriented strategies to benefit their customers and communities. To learn more about ACB, visit [www.AmericasCommunityBankers.com](http://www.AmericasCommunityBankers.com)